



CHAPTER 2

POPULATION PROFILE

Population Characteristics

A community's official population includes all people counted as resident persons, regardless of the type of building they live in or their household or citizenship status. In population studies, a household includes all of the people who occupy the same housing unit as their usual place of residence.¹⁴ Since most people are members of households, population characteristics often mirror household characteristics. The mix and cost of housing, access to jobs and services, the reputation of local schools, and many other factors tend to influence the make-up of a community's households.

However, population characteristics can be shaped by factors not directly related to households, notably the presence of public or private institutions that provide living accommodations for non-household populations. Framingham's Census 2000 population

of 66,947 includes a diverse mix of households and families, and many people associated with three state-owned institutions: Framingham State College, MCI-Framingham and the Southern Middlesex Correctional Facility.

Population Growth

Population and housing growth usually occur together, but in older, built-out communities, the population rises or falls from decade to decade based on household formation rates, birth rates, regional economic conditions and other factors. Since 1980, Framingham's population has changed very little while once-rural towns such as Ashland, Hopkinton and Southborough have absorbed significant growth. The Bureau of the Census estimates that Framingham's population has declined by about 1,300 people since April 1, 2000, the date of the most recent decennial census.¹⁵ Although federal statistics suggest that Framingham is experiencing a somewhat faster rate of population loss than the state as a whole, the

TABLE 5: COMPARISON RATES OF POPULATION CHANGE, 1980-2004

Geography	Official Census Population Counts					2004 Estimate	2000-04 Change
	1980	1990	1980-90 Change	2000	1990-00 Change		
FRAMINGHAM	65,113	64,989	-0.2%	66,910	3.0%	65,598	-2.0%
Ashland	9,165	12,066	31.7%	14,674	21.6%	15,528	5.8%
Holliston	12,622	12,926	2.4%	13,801	6.8%	13,919	0.9%
Hopkinton	7,114	9,191	29.2%	13,346	45.2%	14,031	5.1%
Marlborough	30,617	31,813	3.9%	36,255	14.0%	37,699	4.0%
Natick	29,461	30,510	3.6%	32,170	5.4%	32,113	-0.2%
Sherborn	4,049	3,989	-1.5%	4,200	5.3%	4,230	0.7%
Southborough	6,193	6,628	7.0%	8,781	32.5%	9,549	8.7%
Sudbury	14,027	14,358	2.4%	16,841	17.3%	17,164	1.9%
Wayland	12,170	11,874	-2.4%	13,100	10.3%	13,063	-0.3%
Massachusetts	5,737,037	6,016,425	4.9%	6,349,097	5.5%	6,416,505	1.1%
Middlesex County ¹	1,367,034	1,398,468	2.3%	1,465,396	4.8%	1,464,628	-0.1%

Sources: Bureau of the Census, MISER; Community Opportunities Group, Inc.

town is a microcosm of changes in the geographic distribution of people and households throughout the Commonwealth. Furthermore, federal population estimates do not fully account for the accelerated rate of immigration that has occurred since the mid-1990s.¹⁶ This means that Framingham's decennial population count and interim population estimates may not represent all persons actually living in the community.

Recent rates of population growth around Framingham and in other areas of the state seem high, but they pale in comparison to the changes that occurred in Framingham during the 1950s. No town in the Commonwealth can match Burlington's 1950-1960 population increase of 295%, but in the same decade, Framingham ranked 61 out of 351 cities and towns for high growth rate (58.6%). Placed in perspective, Framingham had about 16,400 more residents in 1960 than in 1950, and it gained another 19,500 people by 1970.

Neighboring towns like Sudbury and Wayland also grew dramatically when families flocked to the suburbs after the war.¹⁷ However, there were important differences between Sudbury, Wayland and Framingham then, just as differences exist today, and growth did not affect them in the same way. Sudbury and Wayland were very small towns, but Framingham

was already an established economic center. In addition, Sudbury and Wayland had considerable household and land wealth while Framingham was a middle-income town. Measuring the evolution of these and other MetroWest communities by rates of population growth or decline provides an incomplete picture of past and present forces operating in the region, particularly in Framingham.

Population Age

Framingham has a somewhat younger population than most MetroWest communities. Its median population age is similar to that of the state and Middlesex County, yet median age statistics can be very misleading. For example, the populations of Framingham and Hopkinton have the same median age, but for different reasons. As shown in Table 6, children under 18 comprise 33% of Hopkinton's total population and only 21.4% of Framingham's. The presence of many children explains Hopkinton's young median age, but Framingham's stems primarily from the large population of students at Framingham State College. Framingham also has comparatively large percentages of young householders (headed by people under 34), and institutionalized persons between 18-64 years of age.

Changes in population age are important because they may signal needs for different types of housing.

TABLE 6: UNDER-18 AND ELDERLY POPULATION

		Percent		Percent	Median
Geography	Under 18	Population	Over 65	Population	Age
FRAMINGHAM	14,335	21.4%	8,691	13.0%	36.2
Ashland	3,707	25.3%	1,432	9.8%	37.4
Holliston	4,141	30.0%	1,228	8.9%	38.2
Hopkinton	4,417	33.1%	917	6.9%	36.2
Marlborough	8,431	23.3%	4,190	11.6%	36.1
Natick	7,401	23.0%	4,608	14.3%	38.2
Sherborn	1,339	31.9%	474	11.3%	41.1
Southborough	2,818	32.1%	708	8.1%	36.9
Sudbury	5,476	32.5%	1,653	9.8%	38.8
Wayland	3,759	28.7%	1,868	14.3%	41.4
Massachusetts	1,500,064	23.6%	860,162	13.5%	36.5
Middlesex County	329,073	22.5%	187,307	12.8%	36.4
Worcester County	192,448	25.6%	97,969	13.0%	36.3

Source: Census 2000, Summary File (SF) 1 Table P12; Community Opportunities Group, Inc.

During the 1990s, the age distribution of people living in Framingham, the state and the nation changed quite a bit. Framingham's small increase in total population masks changes that occurred at all age levels, notably among children, seniors and the "Baby Boomers," or persons born between 1946 and 1964. Across the state, the number of children under 5 declined from 1990-2000 while the school-age population increased by 17%. In the 18-24 and 25-34 year age cohorts, Massachusetts experienced a net population drop of -18.3% and -15.9% respectively, while the number of persons 35-54 (the "Baby Boom" generation) rose significantly. The state also gained empty nesters (55-64) and people over 85 by 26%, but lost younger retirees by -7%.

For Massachusetts, changes in population age from 1990-2000 were similar to the nation's, but the state's absolute decline in pre-schoolers, young citizens and seniors deviates from national averages. Statewide statistics serve as a backdrop for changes in the age make-up of Framingham's population over the past decade because local trends often tracked state trends. The noteworthy exceptions include Framingham's increase in children under 5, which parallels the national trend, and its inexplicable decline among persons 55-64, which differs from both state and national averages. While a much sharper decrease among persons 18-24 occurred in Framingham than in Massachusetts, the town's percentage drop was less substantial than in all neighboring communities. In contrast, the same age group increased 1.5% throughout the nation.¹⁸

Household & Group Quarters Populations

Nationally, the household population represents 97.2% of the total population, but the prevalence of colleges and universities in Massachusetts distinguishes

TABLE 7: CHANGE IN POPULATION BY AGE COHORT, 1990-2000

Age Cohort	United States	Massachusetts	Middlesex County	Framingham
Under 5	4.5%	-3.7%	1.6%	4.3%
5-17 Years	17.4%	17.2%	18.3%	17.7%
18-24 Years	1.5%	-18.3%	-21.9%	-27.5%
25-34 Years	-7.6%	-15.9%	-14.6%	-11.9%
35-44 Years	20.1%	15.7%	15.4%	14.1%
45-54 Years	49.4%	45.5%	38.9%	30.1%
55-64 Years	14.8%	6.1%	2.6%	-1.4%
65-74 Years	1.6%	-7.0%	-2.0%	-1.0%
75-84 Years	22.9%	18.1%	16.3%	20.4%
Over 85	37.6%	26.6%	23.8%	18.1%
Total (All Ages)	13.2%	5.5%	4.8%	3.0%
<i>Source: Census 2000, SF 1 Table P12; 1990 Census, SF 1 Table P011; Community Opportunities Group, Inc.</i>				

the statewide population profile from that of the country overall. Here, 96.5% of the population is in households and the remaining 3.5% is classified as a group quarters population, or unrelated persons living in some type of shared accommodations. The group quarters population includes "institutionalized" and "non-institutionalized" people. In the United States, the institutionalized population consists primarily of prison inmates (49%) and nursing home patients (42%), while college students comprise about half of all non-institutionalized people. The situation is different in Massachusetts, where college students account for 78% of all non-institutionalized people, and prison inmates, only 26% of all institutionalized people. Since these statistics represent state averages, they do not reflect conditions in traditional college towns or the host communities for county, state or federal prisons.

Framingham is unusual because it has both a college campus and two state correctional facilities. Of Framingham's total population, 2.4% are non-institutionalized people in group quarters and nearly all are Framingham State College students; and 2.6% are institutionalized people, mainly persons in nursing homes and the state prisons. The comparable statistics for the state are 2.1% and 1.4%.¹⁹

From 1990-2000, Framingham's group quarters population declined by 309 people (net). According to the Census Bureau, most of the decrease occurred

in nursing homes and college dormitories, with a combined absolute loss of 570 persons. The closure of Cushing Hospital in 1991 was most likely a contributing factor. The town also experienced a 161-person increase in the state prison population and an increase of 108 people in “other” (unclassified) non-institutional facilities.²⁰

Cultural Diversity

Framingham is more diverse than any of the surrounding communities or the state as a whole. Its diversity can be measured, in part, with racial, ethnic, ancestry, citizenship and language statistics for the population overall and children attending public schools. The total population includes more than 13,500 racial minorities (20.2%) and 7,265 Hispanic or Latino persons, of whom 42% are white. Table 9 provides a comparison summary of racial minorities and Hispanic or Latino persons in Framingham, Middlesex County and Massachusetts.

Tracking changes in the racial make-up of Framingham’s population is difficult because for Census 2000, the Bureau of the Census revised the race categories used in the 1990 Census in response to directives from the federal Office of Management and Budget (OMB).²¹ As a result, some Census 2000 racial data cannot be compared directly to previous census reports. Nonetheless, it is clear that nationally, regionally and within Framingham, the minority population increased more rapidly during the 1990s than the white population. By April 2000, the number of minorities in Framingham had risen by 7,112 people since 1990, or a 110.7% increase, and a similar rate of minority population growth occurred in Ashland (110.2%).

TABLE 8: POPULATIONS IN CUSTODIAL OR NON-INSTITUTIONAL FACILITIES

Geography	Group Quarters Population	Institutionalized			Non-Institutionalized	
		Total Persons	Prison %	Nursing Home %	Total Persons	College %
FRAMINGHAM	3,318	1,732	46.9%	53.1%	1,586	77.7%
Ashland	32	26	0.0%	100.0%	6	0.0%
Holliston	41	35	0.0%	100.0%	6	0.0%
Hopkinton	153	99	0.0%	100.0%	54	0.0%
Marlborough	489	346	0.0%	100.0%	143	0.0%
Natick	540	431	0.0%	98.8%	109	0.0%
Sherborn	0	0	N/A	N/A	0	N/A
Southborough	28	0	N/A	N/A	28	0.0%
Sudbury	194	193	0.0%	100.0%	1	0.0%
Wayland	160	153	0.0%	100.0%	7	0.0%
Massachusetts	221,216	88,453	26.6%	63.1%	132,763	78.0%
Middlesex County	52,890	16,580	26.6%	66.5%	36,310	83.6%
Worcester County	25,172	12,752	32.3%	58.1%	12,420	74.3%

Source: Census 2000, SF 1 Table P37; Community Opportunities Group, Inc.

The most substantial rates of minority population growth around Framingham occurred in Hopkinton, Marlborough and Southborough. Region-wide, including Framingham, Asian persons account for a plurality of the racial minority growth in the past decade. While Framingham had a less substantial Hispanic population increase during the 1990s, its 37.3% rate of Hispanic population growth is similar to that of Middlesex County (40.8%) and other towns nearby. Census 2000 data indicate that the number of white Hispanic persons in Framingham and Natick declined slightly from 1990-2000, although white Hispanic persons comprised 30-50% of total Hispanic population growth in most of the region.²²

The percentage of the population speaking languages other than English is noticeably larger in Framingham than elsewhere in the region or across the Commonwealth (Table 10). Nearly 10% of all persons over 5 speak Spanish at home, approximating the national average of 10.7%. Other Indo-European languages are spoken at home by 14.9% of Framingham’s over-5 population, a statistic that most likely reflects the town’s Brazilian community.²³

In light of these conditions, it is not surprising to find that non-English speaking households comprise

29% of all households in Framingham (29% = 7,686 households). However, Framingham has a much larger percentage of **linguistically isolated** households than the state average of 21.2%. As defined by the Census Bureau, a linguistically isolated household is a household in which all members over 14 have difficulty speaking English.

The prevalence of English as a second language (ESL) in Framingham is apparent in data the school department submits to the Massachusetts Department of Education (DOE) each year. Compared to public schools throughout Massachusetts or to other schools inside Framingham, elementary schools such as Barbieri, Potter Road and Woodrow Wilson, together with Fuller Middle School, have significantly larger percentages of ESL students and students with limited English proficiency. At Woodrow Wilson School alone, more than 65% of the students speak English as a second language and 42% have limited proficiency. School department statistics show that about 80% of all ESL students in Framingham are native speakers of Spanish or Portuguese, but the town's children speak many more languages at home than can be gleaned from educational program reports: among them, Italian, Yiddish, Greek, Russian, Hebrew and several Asian and African languages.²⁴

Framingham's language diversity seems to correlate with a relatively large percentage of foreign-born persons, many of whom entered the United States during the 1990s. Nearly 39% of those speaking Spanish as a first language are foreign-born, but the percentages are much larger for persons speaking other Indo-European (80%) and Asian (87%) languages.²⁵ Table 11 shows that in Massachusetts,

TABLE 9: RACE AND HISPANIC OR LATINO POPULATIONS

Population Measure	Framingham	Massachusetts	Middlesex County
Total Population	66,910	6,349,097	1,465,396
% Population by Race			
White	79.8%	84.5%	85.9%
Black or African American	5.1%	5.4%	3.4%
American Indian/Alaska Native	0.2%	0.2%	0.2%
Asian	5.3%	3.8%	6.3%
Native Hawaiian/other Pacific Islander*	0.0%	0.0%	0.0%
Other race	6.3%	3.7%	2.1%
Two or more races	3.4%	2.3%	2.2%
Hispanic or Latino Population	7,265	428,729	66,707
% Hispanic or Latino Population by Race			
White	42.4%	39.4%	50.5%
Black	5.8%	5.9%	4.1%
American Indian/Alaska Native	0.5%	0.9%	0.8%
Asian	0.2%	0.3%	0.5%
Native Hawaiian/other Pacific Islander	0.3%	0.2%	0.2%
Other race	41.9%	45.0%	35.3%
Two or more races	9.0%	8.3%	8.6%

*Source: Census 2000, SF 1 Tables P7, P8. *Native Hawaiian or other Pacific Islanders constitute less than one-tenth of the total population in all three geographic area.*

12.2% of the total population is foreign-born and 40% of all foreign-born persons arrived after 1990 – statistics very similar to the corresponding national averages. In both cases, however, Framingham and Marlborough exceed state and national averages, and they significantly exceed the population percent of foreign-born persons in surrounding communities.

Disability Populations

Approximately 11,400 people in Framingham have a **disability**: a physical, emotional or mental condition that substantially limits or impairs one or more major life activities.²⁶ According to the Census Bureau, which collects disability statistics about the population over four years of age, people with disabilities comprise 16.5% of the state's population, 14.2% of Middlesex County's population, and 18.8% of Framingham's population.

Although the population percent of seniors with disabilities in Framingham is somewhat smaller than the state average, the situation is different

TABLE 10: NON-ENGLISH SPEAKING HOUSEHOLDS BY DIFFICULTY WITH ENGLISH

	Framingham		Massachusetts		Middlesex County	
Language or Language Group	Total	% Difficulty	Total	% Difficulty	Total	% Difficulty
Spanish						
Households	2,374	23.6%	153,486	24.8%	25,321	20.1%
Population >5	6,166	22.5%	370,011	22.3%	59,160	19.7%
Other Indo-European						
Households	4,051	35.1%	277,613	18.9%	73,515	18.7%
Population >5	9,337	28.3%	529,784	16.3%	147,994	15.3%
Asian						
Households	944	27.5%	64,183	33.7%	22,945	27.2%
Population >5	2,064	14.4%	171,253	24.2%	61,304	18.3%
Other Languages						
Households	317	8.2%	22,218	13.6%	5,998	12.6%
Population >5	672	7.0%	44,522	7.2%	12,073	6.2%

Source: Census 2000, SF 3 Tables P19, P20; Community Opportunities Group, Inc.

for working-age adults and school-age children. Table 12 shows that among persons between the ages of 5-20 and 21-64, the percentage of people with disabilities in Framingham exceeds that of other comparison geographies. Employment-related disabilities are more common among Framingham's working-age (21-64) population, but a comparatively large percentage of the disability population in Framingham is employed. Children with disabilities in Framingham have a somewhat higher incidence of sensory disabilities than their counterparts statewide, and a lower incidence of mental or physical disabilities.

Populations in Poverty

Federal agencies define "poverty" in different ways, but "poverty" is not the same as "low or moderate income," a term that applies to many federal and state housing programs. "Poverty threshold" is a money standard set by the Census Bureau for various

TABLE 11: FOREIGN-BORN POPULATION AND YEAR OF ENTRY

Geography	Total Population	Foreign-Born Population	Percent Foreign-Born	1990-2000 Year of Entry
FRAMINGHAM	66,910	14,150	21.1%	57.9%
Ashland	14,674	1,433	9.8%	45.5%
Holliston	13,801	731	5.3%	16.7%
Hopkinton	13,346	864	6.5%	35.1%
Marlborough	36,255	5,857	16.2%	61.4%
Natick	32,170	3,168	9.8%	42.6%
Sherborn	4,200	249	5.9%	23.3%
Southborough	8,781	778	8.9%	41.3%
Sudbury	16,841	1,465	8.7%	35.8%
Wayland	13,100	1,161	8.9%	10.7%
Massachusetts	6,349,097	772,983	12.2%	40.4%
Middlesex County	1,465,396	223,465	15.2%	44.0%
Worcester County	750,963	59,063	7.9%	42.4%

Source: Census 2000, SF 3 Tables P1, P21, P22; Community Opportunities Group, Inc.

household sizes and household types. The threshold embraces several assumptions about the amount of money required to maintain a subsistence standard of living. It is also a national standard, i.e., the same poverty thresholds apply throughout the country. Since households in New England tend to have higher incomes than households in many parts of the United States, the percentage of persons below poverty in

TABLE 12: PERSONS WITH DISABILITIES BY AGE

Geography	Population 5-20		Population 21-64		Population 65+	
	Total	% Disability	Total	% Disability	Total	% Disability
FRAMINGHAM	12,236	10.4%	40,613	20.9%	7,851	21.3%
Ashland	2,822	7.8%	9,228	12.4%	1,408	17.5%
Holliston	3,377	6.3%	8,145	9.2%	1,171	18.7%
Hopkinton	3,363	5.1%	7,728	8.2%	770	20.1%
Marlborough	6,887	6.9%	22,746	16.8%	3,905	23.8%
Natick	5,594	7.7%	19,537	10.7%	4,216	23.6%
Sherborn	1,085	5.7%	2,312	5.7%	481	8.7%
Southborough	2,098	3.9%	5,093	10.0%	710	14.8%
Sudbury	4,291	6.0%	9,434	9.9%	1,433	14.4%
Wayland	3,040	4.7%	7,290	9.7%	1,690	14.8%
Massachusetts	1,355,512	8.6%	3,698,327	17.9%	807,006	23.4%
Middlesex County	291,862	7.4%	887,357	15.0%	176,597	21.9%
Worcester County	171,269	8.5%	425,772	18.6%	90,964	24.3%

Source: Census 2000, Summary File 3 Table P42; Community Opportunities Group, Inc.

Massachusetts is smaller than in most states in the South. Census poverty thresholds affect a variety of government aid programs. In contrast, “poverty guidelines” established by the U.S. Department of Health and Human Services differ by region, and they are used to determine a household’s eligibility for certain types of financial, food and medical assistance.

Compared to the state as a whole, Framingham has a smaller percentage of persons below the poverty threshold. However, the percentage of persons below poverty in Framingham (8%) exceeds that of Middlesex County (6.5%), and significantly exceeds that of all surrounding communities except the city of Marlborough (6.8%). Regionally, the smallest percentages of persons below poverty occur in Southborough (1.6%) and Hopkinton (1.7%). Framingham’s population in poverty is different not only for its size, but also its age make-up. In Framingham, poverty affects larger percentages of working-age adults (7.2%) and children (11.6%), yet a smaller percentage of the elderly (6.1%).

Population Projections

Framingham’s population growth rate has declined considerably since the 1960s, when its population rose by 19,500 in a single decade. From 1970 to 2000,

decennial population growth rates in Framingham ranged from -0.7% to 3%, and according to the Census Bureau, the population has declined by about 2% (1,300 people) since 2000. This represents a larger decrease than the Census Bureau’s estimate of population loss for Middlesex County as a whole (-0.1%), but many towns in Middlesex County, including those around Framingham, have continued to grow at a fairly rapid rate despite the recession in 2001 and a softening of the housing market over the past two years.

Recently the Metropolitan Area Planning Council (MAPC) released a region-wide population forecast through 2030. According to MAPC’s estimate (Table 13), Framingham’s population is expected to grow by about 5,000 people between 2000 and 2030, or a 7.6% increase over the town’s official Census 2000 population count. In contrast, population projections generated by the Massachusetts Institute for Social and Economic Research (MISER) and the U-Mass Donohue Institute suggest that Framingham’s population will continue to decline through 2020. The agencies did not reach the same conclusion about long-term change in Framingham’s population because they used different forecasting methodologies. It is not clear whether either of the projections incorporates any assumptions about growth or change

TABLE 13: FRAMINGHAM POPULATION PROJECTIONS

	MAPC						MISER		
Age Cohort	2000	2010	2020	2000-20 % Chg	2030	2000-30 % Chg	2010	2020	2000-20 % Chg
0-4	4,324	4,277	4,307	-0.4%	4,443	2.8%	4,257	3,966	-8.3%
5-19	11,608	11,414	10,655	-8.2%	10,623	-8.5%	12,495	12,310	6.0%
20-29	9,720	10,208	10,477	7.8%	9,817	1.0%	9,570	10,519	8.2%
30-39	12,348	10,531	10,557	-14.5%	11,039	-10.6%	8,615	8,615	-30.2%
40-49	10,140	10,079	8,395	-17.2%	8,211	-19.0%	10,939	7,609	-25.0%
50-59	7,583	9,254	9,672	27.5%	8,255	8.9%	8,739	9,474	24.9%
60-69	4,703	6,824	8,695	84.9%	9,217	96.0%	5,912	6,886	46.4%
70-79	3,923	3,804	5,460	39.2%	7,020	78.9%	3,454	4,474	14.0%
80+	2,561	2,670	2,523	-1.5%	3,381	32.0%	2,922	2,874	12.2%
Total	66,910	69,061	70,741	5.7%	72,006	7.6%	66,903	66,727	-0.3%

Sources: MAPC Data Center, U-Mass Donohue Institute.

in Framingham's Brazilian population, a group that some analysts believe to have been undercounted in the last decennial census.

Household Characteristics

Household Growth

Framingham experienced very little household growth during the 1990s. Its 4.1% household growth rate is the region's lowest and falls well below the Middlesex County average of 8%, but these statistics make sense for a maturely developed suburb with a low rate of new housing growth. Framingham's regionally low rate of family household growth seems to reflect, at least in part, the variety of housing options found in Framingham and the opportunities they offer to non-family households, e.g., single people living alone, roommates, unmarried partners, and other households of unrelated persons. According to the Census Bureau, homebuyers generated the vast majority of Framingham's household growth (7.5%) from 1990-2000 while the number of renter households barely changed (0.2%). This is somewhat different from region-wide trends, for several communities nearby experienced an absolute decline in number of renters while Marlborough and Holliston absorbed nearly all of the region's renter household growth.²⁷

Households and Families

Household characteristics usually go hand-in-hand with housing characteristics. Communities with a

wide range of housing choices at all market levels tend to have more diverse households, and communities with fairly homogenous housing also tend to have a homogenous household profile. For example, in rapidly growing towns such as Hopkinton and Southborough where the vast majority of all housing units are high-end single-family homes, families comprise a very large percentage of all households. Framingham, Marlborough and Natick, however, have a mix of households by type, size and composition.

Compared to neighboring communities, Framingham has a fairly small percentage of family households and large percentages of one-person, non-family households and households with non-relatives. College towns often have similar household characteristics, and Framingham State College students in off-campus rental housing do affect the town's non-family household profile, but only in part.²⁸ The most distinctive aspect of householder ages in Framingham is that households headed by persons 24-35 years make up a noteworthy share of both non-family (21.3%) and family (19.7%) households. Together, householders between 15-24 and 25-34 years constitute 24.1% of all householders in Framingham, a statistic that exceeds regional, state and national averages.²⁹

Similarly, households headed by persons 35-54 represent a smaller segment of Framingham's households than in a majority of towns nearby, such

as Sherborn, Southborough, Sudbury and Hopkinton, where householders in the same age cohorts represent 57-63% of all householders. Framingham offers more rental housing and more access to first-time homeownership because of its relatively low housing prices, so its larger percentage of young households makes sense. As families mature and their incomes increase, they often move up to housing in nearby suburbs.

Despite the large number of young households in Framingham, families with children make up a fairly small percentage of all family households: about 48%. In addition, Framingham lagged behind its own region and Middlesex County overall for decennial (1990-2000) rate of growth among families with children under 18. For example, the number of families with children in Framingham increased by 10% during the 1990s, yet Marlborough, Natick and Sherborn absorbed growth rates of more than 20% and Hopkinton and Southborough, more than 55%.³⁰ Much like its regionally small household sizes, Framingham has a somewhat smaller average family size and average number of children per family. It also has the region's largest percentage of single-parent

families headed by women and the second largest percentage of single-parent families headed by men.

The labor force and employment status of Framingham families is fairly typical. In 59% of all married-couple families in Framingham, both husband and wife are in the labor force and most have jobs, placing Framingham roughly at the regional mid-point and nearly even with the Middlesex County average of 60.1%. There are subtle labor force and employment differences between couples in Framingham and other communities in the region, however. For example, pre-school children in married-couple families in Framingham are somewhat less likely to have two working parents (55%), but its school-age children are far more likely to have two working parents (72%). The percentage of female single parents in the labor force (65.7%) narrowly exceeds that of Middlesex County (64.9%), but falls below many towns in the region.³¹

Households with "subfamilies" increased throughout the country during the 1990s. A **subfamily** is a family that lives with and is related to the principal owner or renter of a dwelling unit. The presences of

TABLE 14: HOUSEHOLD TYPES AND AVERAGE HOUSEHOLD SIZE

Geography	Total Households	Average Household Size	Household Type			
			Families	Single Person	Partner Households	Households with Nonrelatives
FRAMINGHAM	26,153	2.43	63.4%	28.7%	5.2%	11.4%
Ashland	5,720	2.56	70.3%	22.7%	5.3%	10.2%
Holliston	4,795	2.87	80.1%	16.4%	3.1%	5.8%
Hopkinton	4,444	2.97	81.5%	15.2%	2.9%	5.4%
Marlborough	14,501	2.47	64.0%	28.4%	4.1%	11.3%
Natick	13,080	2.42	65.2%	28.3%	4.2%	8.7%
Sherborn	1,423	2.95	85.9%	12.4%	1.9%	3.7%
Southborough	2,952	2.97	82.2%	14.0%	3.4%	5.8%
Sudbury	5,504	3.02	86.3%	11.0%	1.7%	5.1%
Wayland	4,625	2.80	80.5%	16.1%	3.6%	5.9%
Massachusetts	2,443,580	2.51	64.5%	28.0%	5.2%	11.3%
Middlesex County	561,220	2.52	64.3%	27.1%	4.7%	11.7%
Worcester County	283,927	2.56	67.8%	26.2%	5.7%	10.3%

Source: Census 2000, Summary File 1, Tables P15, P17, P25, P26, P31, PCT2.

TABLE 15: FAMILIES BY TYPE AND AVERAGE FAMILY SIZE

Geography	Total Families	Average Family Size	Percent Total Families			
			Married Couples	Single-Parent Families		% With Children Under 18
				Female Headed	Male Headed	
FRAMINGHAM	16,573	3.02	78.9%	16.1%	5.1%	48.1%
Ashland	4,023	3.04	84.2%	11.6%	4.3%	52.3%
Holliston	3,842	3.25	87.6%	9.3%	3.1%	56.7%
Hopkinton	3,624	3.33	90.0%	7.5%	2.5%	62.0%
Marlborough	9,285	3.07	80.5%	14.1%	5.4%	50.0%
Natick	8,532	3.02	83.6%	12.6%	3.9%	48.3%
Sherborn	1,223	3.22	90.2%	7.3%	2.5%	55.3%
Southborough	2,427	3.30	89.9%	7.3%	2.8%	59.3%
Sudbury	4,751	3.28	90.9%	7.1%	2.0%	60.3%
Wayland	3,722	3.15	88.8%	8.8%	2.4%	52.7%
Massachusetts	1,576,696	3.11	76.0%	18.4%	5.6%	50.4%
Middlesex County	361,076	3.11	79.7%	15.3%	5.0%	49.4%
Worcester County	192,423	3.11	77.5%	16.8%	5.7%	52.2%

Source: Census 2000, Summary File 1 Tables P31, P33, P34, P36.

many subfamilies may indicate a variety of housing needs, e.g., affordable units, small homes suitable for subfamilies to occupy on their own, or multi-family homes that support several generations of one family under the same roof. The state's subfamily growth rate of 13% falls just below the national growth rate of 13.7%, and well below the Worcester County rate of 25%. In the MetroWest area, the number of subfamilies increased in some towns and decreased in others, but the most dramatic growth occurred in Framingham: 104%. Of Framingham's 500 subfamilies, married couples comprise 47%; single mothers with children, 36%; and single fathers with children, 17%. Statewide, single mothers with children account for nearly 50% of all subfamilies.³²

Non-Family & Non-Traditional Households

The make-up and size of non-family and non-traditional households in Framingham contribute to the town's diversity and distinguish it from most of the surrounding towns. In some ways Framingham is not significantly different from other MetroWest communities because for any given household indicator, other towns have similar qualities. However, viewed in their entirety, Framingham's household characteristics shed light on the town's role

as a supplier of housing and employment for a broad range of people and a large population. Compared to most or all communities nearby, Framingham has a relatively large percentage of single, working-age (under 65) persons living alone, and single, working-age women in particular. Furthermore, 50% of its nonrelative population consists of people in roommate households. In addition, two-person and larger non-family households are somewhat more common in Framingham than in most towns nearby, and Framingham also has larger percentages of middle-age (45-54) non-family households and unmarried partner households.³³

Households by Race, Ethnicity and National Origin

Framingham's households and families – much like the population as a whole – bring substantial cultural diversity to the town, its civic and religious institutions and businesses. Twenty percent of Framingham's households and 22.8% of its families are headed by people of color or Hispanic or Latino persons. Moreover, nearly 30% of all households in Framingham speak a language other than English at home, which places Framingham far ahead of regional, state and national averages.

TABLE 16: NON-FAMILY AND NON-TRADITIONAL HOUSEHOLDS

	Total	Non-Family Household Size			% Single	% Unmarried
	Non-Family	Number of Persons/Household			People	Partner
Geography	Households	1	2	3 or more	15-64 Yrs	Households
FRAMINGHAM	9,580	28.7%	17.0%	4.7%	68.2%	5.2%
Ashland	1,697	22.7%	20.0%	3.6%	68.8%	5.3%
Holliston	953	16.4%	15.0%	2.6%	63.1%	3.1%
Hopkinton	820	15.2%	14.0%	3.8%	64.4%	2.9%
Marlborough	5,216	28.4%	17.4%	3.5%	71.0%	4.1%
Natick	4,548	28.3%	16.1%	2.6%	65.3%	4.2%
Sherborn	200	12.4%	10.5%	1.5%	51.7%	1.9%
Southborough	525	14.0%	17.3%	4.2%	60.9%	3.4%
Sudbury	753	11.0%	16.7%	2.5%	50.5%	1.7%
Wayland	903	16.1%	15.5%	2.2%	52.8%	3.6%
Massachusetts	866,884	28.0%	16.5%	4.5%	62.6%	5.2%
Middlesex County	200,144	27.1%	18.1%	5.8%	64.9%	4.7%
Worcester County	91,504	26.2%	15.3%	3.4%	60.4%	5.7%

Source: Census 2000, Summary File 1 Tables P21, P26; Summary File 3, Tables PCT 1, PCT2.

Household & Family Incomes

Framingham is located near the western edge of the state's most affluent area, which generally includes the area bounded by Route 128 on the east, I-495 on the west, U.S. Route 3 to the north and State Route 109 to the south. The west-of-Boston "wealth belt" includes a nearly contiguous band of 23 towns with median household incomes above the 90th percentile for the state as a whole. Together, they house just 4% of the state's 2.4 million households, but these households represent more than 20% of all households

in Massachusetts with annual incomes over \$200,000. Pockets of population, jobs and services pepper the region, including Framingham and Marlborough to the west and Waltham to the east – communities with deep roots as regional seats of opportunity.

Framingham's median household income of \$54,288 is somewhat higher than the median for the state as a whole, \$50,502.³⁴ Still, it is MetroWest's lowest median income and it falls significantly below the median for four adjacent towns: Sherborn,

Wayland, Sudbury, and Southborough. The difference between Framingham's median family income and that of other towns in the region is less pronounced, yet using the midpoint as a guide, Framingham families have about half the income of families in Sherborn and Sudbury. The distribution of household incomes in Framingham is very similar to that of Middlesex County except for the lowest

TABLE 17: RACE AND HISPANIC OR LATINO HOUSEHOLDS

			Middlesex
Household Measure	Framingham	Massachusetts	County
Total Households	26,153	2,443,580	561,220
% Households by Race			
White (Non-Hispanic Only)	80.0%	85.5%	87.1%
Black or African American	4.5%	4.8%	3.0%
American Indian/Alaska Native	0.1%	0.2%	0.1%
Asian	4.9%	3.0%	4.9%
Native Hawaiian/other Pacific Islander	0.0%	0.0%	0.0%
Other race	4.4%	2.7%	1.4%
Two or more races	2.6%	1.8%	1.7%

Source: Census 2000, Summary File 1 Tables P15A through P15I.

and highest income cohorts. For example, 27.3% of Framingham's households have incomes below \$30,000, compared to 23.0% in Middlesex County; and 20.2% of Framingham households have incomes over \$100,000, compared to 24.9% in Middlesex County. Among the communities surrounding around Framingham, Marlborough and Ashland have the most evenly distributed household incomes, while Sherborn, Wayland, Sudbury and Southborough typify the income distortions found in other "wealth belt" suburbs.³⁵

Several factors affect the town's household income profile and all of the factors attest, directly or indirectly, to the diversity and affordability of housing in Framingham:

- **Non-Family Households.** Framingham has a relatively large percentage of non-family households, 36.6%. The incomes of non-family households are typically less than family incomes, as can be seen in Framingham, where the median non-family household income is \$34,345.³⁶
- **Single-Parent Families.** Framingham has a large percentage of single-parent families, and they usually have lower incomes than married-couple families, particularly single women with children

under 18. Framingham has not only a large number of single-parent families, but also the region's lowest-income single-parent families. For example, while Hopkinton and Sherborn have fairly large percentages of single women with children, the median income for these families is much higher than for single women with children in Framingham. Also, while the percentage of single men with children is the same in Framingham as in Middlesex County, the median income of Framingham's single fathers is about 53% of the county-wide median. Communities like Framingham and Marlborough, with many types of housing, are more likely to house a wide variety of households, particularly those priced out of housing in more affluent suburbs.

- **Urban Household Wealth Profile.** The distribution of household wealth in Framingham is more like that of cities such as Waltham or Quincy than suburbs or small towns. Notably, it has somewhat greater wealth among families without dependent children than with dependent children.

Although the income gap varies by city or town, the median income for families with children under 18 in Sherborn, Sudbury, Wayland, Hopkinton and Southborough is \$20,000-\$30,000 higher

TABLE 18: COMPARISON INCOME STATISTICS (2000)

Geography	Median Household Income	Households w/ Incomes >\$200,000		Median Family Income
		% Total Households	Income % Aggregate Household Income	
FRAMINGHAM	54,288	3.1%	15.0%	67,420
Ashland	68,392	3.4%	12.6%	77,611
Holliston	78,092	6.2%	19.9%	84,878
Hopkinton	89,281	14.4%	41.8%	102,550
Marlborough	56,879	2.8%	14.9%	70,385
Natick	69,755	5.6%	23.7%	85,715
Sherborn	121,693	29.2%	61.3%	136,211
Southborough	102,986	19.6%	47.0%	119,454
Sudbury	118,579	24.5%	55.3%	130,399
Wayland	101,036	20.5%	54.4%	113,671
Massachusetts	50,502	3.5%	18.2%	61,664
Middlesex County	60,821	5.4%	23.6%	74,194
Worcester County	47,874	2.1%	11.6%	58,394

Source: Census 2000, Summary File 3 Tables P52, P53, P54, P77.

than the median for families without children, with less significant differences in Ashland and Holliston. In Framingham, however, the median income for families without children exceeds the median for families with children by about \$6,500. While married-couple families with children in Framingham have slightly higher incomes than married-couple families without children, the overall family income picture – considering all types of families – is the inverse of conditions that exist in surrounding suburbs.³⁷

- **Senior Household Incomes.** Framingham seniors have somewhat higher incomes than seniors throughout Middlesex County, but compared to surrounding towns, their incomes are at or just below the mid-point.
- **Renter Households.** Framingham has a much larger percentage of renter households than any of the surrounding towns. Statewide, the median income of renter households is 47% of the median for homeowners and in Middlesex County, it is slightly more than 50%. In Framingham, the median renter income of \$33,626 is 45% of the median homeowner income of \$75,040.³⁸
- **Cultural Diversity.** Framingham's racial diversity contributes to its household income profile because of the income inequality that continues to affect the standard of living for minorities, particularly African Americans and Hispanic or Latino persons

(Table 19). Statistically, the household income effects of racial diversity overlap to some degree with the effects of a large percentage of renter-occupied housing because 71.3% of all minority households in Framingham are renters. The percentages of minority renters in Framingham and Marlborough (69.7%) exceed the state average of 68%, and they significantly exceed the percentages in other communities in the region.

Households & Families in Poverty

Living in poverty is not the same as being a low-income household or family, though people sometimes use these terms interchangeably. The incomes that define very-low, low and moderate income are based on ratios of median family income for a given area. As a result, they serve as a barometer of household wealth on a regional scale, accounting for differences in wages, the cost of living and indirectly, the cost of housing, in different parts of a state and different sections of the country. Each year, the federal Department of Housing and Urban Development (HUD) publishes updated low- and moderate-income limits, adjusted for household size, for economic areas defined by the Office of Management and Budget (OMB). The income limits are used primarily to determine eligibility for various housing assistance programs. This is important, because “**low and moderate income**” reflects many assumptions about a threshold below which households have too little income to afford the cost of housing where they live.

TABLE 19: MEDIAN HOUSEHOLD INCOME BY RACE AND HISPANIC OR LATINO

	Framingham		Massachusetts		Middlesex County	
Householder Race or Hispanic/Latino	% Race/Hispanic	Median Income	% Race/Hispanic	Median Income	% Race/Hispanic	Median Income
Total Households	26,153	54,288	2,443,580	50,502	561,220	60,821
% Households by Race						
White (Non-Hispanic Only)	80.0%	58,841	85.5%	53,031	87.1%	62,886
Black or African American	4.5%	40,132	4.8%	33,727	3.0%	40,984
American Indian/Alaska Native	0.1%	56,250	0.2%	36,810	0.1%	53,125
Asian	4.9%	69,107	3.0%	51,273	4.9%	62,250
Native Hawaiian/Pacific Islander	0.0%	41,250	0.0%	34,891	0.0%	34,107
Other race	4.4%	31,850	2.7%	26,301	1.4%	35,762
Two or more races	2.6%	43,333	1.8%	34,229	1.7%	40,634
% Hispanic or Latino (All Races)	7.8%	33,635	5.0%	27,300	3.3%	38,608

Source: Census 2000, Summary File 1 Tables P15A through P15I; P151A through P151I.

In common-sense terms, poverty means having an extremely low household income, but it is not measured the same way. Poverty thresholds are determined annually by the Bureau of the Census, not by HUD. When HUD establishes an income limit for a household of three, the same income limit applies to all three-person households: a married couple with a dependent child, a single parent with two dependent children, an older couple with an adult child living at home, or three unrelated individuals in a household. However, when the Census Bureau publishes poverty thresholds, the threshold for a three-person household with no dependent children differs from the threshold for a household with dependent children. The formula for setting poverty thresholds is based on assumptions about the cost of basic food as a percentage of household income, and the purposes served by federal poverty thresholds are quite different from the purposes served by income limits for subsidized housing. Suffice it to say that households and families living at or below the federal poverty threshold are very poor, and their needs extend far beyond housing. In 2004, the U.S. poverty threshold for a family of four with two children was \$19,157; comparatively, the Boston PMSA low-income (50%) limit for a family of four was \$41,350.³⁹

Nationally and in Massachusetts, children under 18 comprise a disproportionately large percentage of the population in poverty, and single-parent families with dependent children are far more likely to be in poverty than married couples, with or without children.

Framingham's relatively large percentage of children under 18 in poverty suggests that many families fall below the poverty threshold. Among households below poverty, however, non-family households are more likely to be affected than family households and this can be seen in Framingham, where non-family households comprise 36.4% of all households in town, but 53.5% of all households below poverty.⁴⁰

An important difference is that while non-family households may be disproportionately represented in the number of households below poverty, family households with incomes below poverty tend to fall farther below the poverty threshold than non-family households, i.e., the income deficit is more pronounced. This is particularly true for single-parent families, whose children comprise the vast majority of all children below poverty – nationally, in Massachusetts and in Framingham – though not always in affluent suburbs. Compared to the region as a whole or to any individual community within it, Framingham has the largest percentages of families in poverty and children in poverty. This contributes to the presence of housing affordability needs in Framingham, for even though the town has fewer housing price barriers than most communities nearby, it has a fairly large percentage of lower-income households that spend more than they can afford on housing.

End Notes

¹⁴ U.S. Department of Commerce, Bureau of the Census, Decennial Census Glossary, American FactFinder at <<http://www.census.gov>>.

¹⁵ Claritas, Inc., the national demographic and market research company, places Framingham's 2006 population estimate at 65,181, or 417 persons below the Census Bureau's 2004 estimate of 65,598.

¹⁶ See Andrew Sum, et al., *The Changing Face of Massachusetts* (MassINC and Center for Labor Market Studies, Northeastern University, 2004); and Neil Miller, "Making it in Massachusetts," *Commonwealth* Vol. 5, No. 5 (Winter 2000), <<http://www.massinc.org/>>.

¹⁷ Massachusetts Institute for Social and Economic Research (MISER), "Population of Massachusetts Cities, Towns and Counties, Census Counts and Estimates: 1930-1998," at <<http://www.umass.edu/miser/population/>> and U.S. Department of Commerce, Bureau of the Census, Census 2000, Summary File 1 Table P1, American Factfinder data retrieval system at <<http://www.census.gov>>.

¹⁸ Census 2000, Summary File 1 Table P12; 1990 Census of Population and Housing, Summary File 1 Table P011.

¹⁹ Census 2000, Summary File 1 Tables P37-P38.

²⁰ "Institutionalized population" also includes persons in mental health or psychiatric hospitals and juvenile detention facilities, or other settings in which the resident population is under the care or custody of an institution. In addition to college students in dormitories, "non-institutionalized population" includes military personnel living in shared quarters (barracks), and persons living in group homes, congregate facilities or homeless shelters, i.e., residences with shared cooking facilities. However, it does not include an official count of the non-sheltered homeless population.

²¹ Executive Office of the President, Office of Management and Budget, "Draft Provisional Guidance on the Implementation of the 1997 Standards for the Collection of Federal Data on Race and Ethnicity," 17 February 1999. See also, Bureau of the Census, Overview of Race and Hispanic Origin, Census 2000 Brief, C2KBR/01-1 (March 2001).

²² Census 2000, Summary File 1 Tables P7, P8; 1990 Census, Summary File 1 Tables P006, P008, P010.

²³ Note: a comparatively large percentage of the over-5 population in Hudson (15.3%) and Marlborough (11.1%) also speaks other Indo-European languages at home. Like Framingham, these communities have fairly large Brazilian populations.

²⁴ Commonwealth of Massachusetts, Department of Education, School District Profiles, <<http://www.doe.mass.edu/>>; Framingham Public Schools, Bilingual, ESL and Sheltered English Programs, <<http://www.framingham.k12.ma.us/district.html>>, select "School Departments." See also, Census 2000, Summary File 3 Table PCT10.

²⁵ Census 2000, Summary File 3 Tables PCT10, PCT12, PCT13.

²⁶ The census definition of disability is similar to the definition found in the Americans with Disabilities Act of 1990, as amended (ADA). ADA disability criteria differ from the standards used to establish eligibility for special education services under Chapter 766. Considering only children 5-15 in Framingham, the percentage with disabilities reported in the census (7.5%) is much smaller than the percentage of school-age children receiving special education services (16.8%; DOE, 2003-04 academic year). Since other laws and regulations governing access to a variety of human services and housing assistance may also have broader eligibility standards for services to persons with disabilities, the percentages in Table 12 should be interpreted with caution. They do not necessarily measure all persons receiving services on the basis of a disability, whether in Framingham or any other geographic comparison area.

²⁷ Census 2000, Summary File 1, Table H4; 1990 Census, Summary File 1, Table H003.

²⁸ For federal census purposes, students living in on-campus dormitories or university-owned, off-campus housing are counted as part of a community's non-institutional group quarters population. In Framingham, the Census 2000 group quarters college population includes 1,233 people. Students living in privately-owned, off-campus housing are counted as part of the community's household population, usually as members of non-family households, e.g., roommates sharing an apartment, or as members of family households, such as married students who own or rent housing off-campus. The Bureau of the Census does not separately identify households of unrelated college students, but these households may be inferred from data such as concentrations of householders in the 15-24 age cohort, households with nonrelatives, or households of unrelated people. The local population attributable to colleges or universities may also be inferred from persons enrolled in college or graduate school, i.e. Census 2000 Summary File 3, Table PCT 24.

²⁹ Census 2000, Summary File 1, Table P21.

³⁰ Census 2000, Summary File 1, Table P35; 1990 Census, Summary File 1, Table P016.

³¹ Census 2000, Summary File 3 Tables P44, P46, P48.

³² Census 2000, Summary File 3 Tables PCT4, PCT6; 1990 Census, Summary File 3 Table P025.

³³ Census 2000, Summary File 1 Tables P18, P25, PCT14, PCT15.

³⁴ Note: Framingham's estimated median household income in 2006 is \$59,609; for Middlesex County, it is \$70,006. Source: Claritas, Inc.

³⁵ Census 2000, Summary File 3, Table P52.

³⁶ Census 2000, Summary File 3, Table P80.

³⁷ Census 2000, Summary File 3 Tables P10, P77, PCT 40, PCT49.

³⁸ Census 2000, Summary File 3 Tables H7, HCT12.

³⁹ Bureau of the Census, Housing and Household Economic Statistics Division, "2004 Poverty Thresholds," Poverty, <<http://www.census.gov/hhes/www/poverty.html>>, and HUD Policy Development and Research Information Service, "HUD Income Limits: 2004," Data Sets, <<http://www.huduser.org/index.html>> Select "Data Sets," "Income Limits."

⁴⁰ Census 2000, Summary File 3, Tables P90, P92, PCT52.